What is claimed is:

1. A system comprising:

a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules;

a database which stores rules data which is transformable to said plurality of rules, wherein said database is separate from said rules engine.

2. The system of claim 1, further comprising:

a translator program which is operable to read said rules data from said database and transform said rules data into said plurality of rules for use by said rules engine.

3. The system of claim 2,

wherein said translator program is operable to read said rules data from said database.

4. The system of claim 2,

wherein said translator program is programmed in an object-oriented programming language;

wherein said translator program comprises a plurality of objects.

5. The system of claim 2,

wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program.

6. The system of claim 2,

wherein said rules data are configured to be modified as a function of business requirements of an insurance organization to form modified rules data;

wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program; and

wherein said customized translator program is configured to read said modified rules data from said database and transform said modified rules data into a modified plurality of rules.

7. The system of claim 1,

wherein said plurality of rules are operable in real-time by said rules engine to assess said value of said insurance claim.

8. The system of claim 1,

wherein said rules data are configured to be modified as a function of business requirements of an insurance organization to form modified rules data.

9. The system of claim 1,

wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a trauma severity value.

10. The system of claim 1,

wherein said rules data is stored in a tabular format in said database.

11. The system of claim 1, further comprising:

a CPU;

a memory coupled to the CPU, wherein said rules engine comprises program instructions which are stored in said memory and executable by said CPU.

12. The system of claim 1,

wherein said rules comprise logical instructions for assessing said value of said insurance claim.

13. The system of claim 1,
wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.

14. The system of claim 1, further comprising:
a reporter program which is operable to read said rules data in said database and generate reports using said rules data.

15. The system of claim 1,
wherein said rules data comprises alphanumeric values stored in said database.

16. The system of claim 1,
wherein said plurality of rules are configured to be updated by updating said rules data stored in said database.

17. A method comprising:
providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules;
providing a database which stores rules data which is transformable to said plurality of rules, wherein said database is separate from said rules engine;
reading said rules data from said database; and
transforming said rules data into said plurality of rules for use by said rules engine.

18. The method of claim 17, further comprising:

assessing said value of said insurance claim as a function of said plurality of rules by determining a trauma severity value, wherein said insurance claim comprises a bodily injury claim.

19. The method of claim 17,
wherein said rules data is stored in a tabular format in said database.

20. The method of claim 17,
wherein said rules engine comprises program instructions which are executable by a computer.

21. The method of claim 17,
wherein said rules comprise logical instructions for assessing said value of said insurance claim.

22. The method of claim 17,
wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.

23. The method of claim 17,
wherein said rules data comprises alphanumeric values stored in said database.

24. The method of claim 17, further comprising:
updating said plurality of rules by updating said rules data stored in said database.

25. The method of claim 17, further comprising:
updating said rules data in said database;
reading said updated rules data from said database; and

transforming said updated rules data into updated plurality of rules for use by said rules engine.

26. The method of claim 17, further comprising:

modifying said rules data as a function of business requirements of an insurance organization to form modified rules data.

27. The method of claim 26, further comprising:

modifying said plurality of rules to form a modified plurality of rules by using said modified rules data.

28. The method of claim 17,

wherein said rules data comprises a plurality of units of line text and a plurality of templates, wherein each of said templates comprises one or more slots, and wherein said transforming said rules data into said plurality of rules comprises, for each of said plurality of rules, replacing said one or more of said slots in one of said templates with one or more of said units of line text.

29. A carrier medium comprising program instructions, wherein said program instructions are computer-executable to implement:

providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules;

providing a database which stores rules data which is transformable to said plurality of rules, wherein said database is separate from said rules engine;

reading said rules data from said database; and

transforming said rules data into said plurality of rules for use by said rules engine.

30. The carrier medium of claim 29, wherein said program instructions are further computer-executable to implement:

assessing said value of said insurance claim as a function of said plurality of rules by determining a trauma severity value, wherein said insurance claim comprises a bodily injury claim.

31. The carrier medium of claim 29,

wherein said rules data is stored in a tabular format in said database.

32. The carrier medium of claim 29,

wherein said rules engine comprises program instructions which are executable by a computer.

33. The carrier medium of claim 29,

wherein said rules comprise logical instructions for assessing said said value of said insurance claim.

34. The carrier medium of claim 29,

wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.

35. The carrier medium of claim 29,

wherein said rules data comprises alphanumeric values stored in said database.

36. The carrier medium of claim 29, wherein said program instructions are further computer-executable to implement:

updating said plurality of rules by updating said rules data stored in said database.

37. The carrier medium of claim 29, wherein said program instructions are further computer-executable to implement:

updating said rules data in said database;

reading said updated rules data from said database;

transforming said updated rules data into updated plurality of rules for use by said rules engine.

38. The carrier medium of claim 29, wherein said program instructions are further computer-executable to implement:

modifying said rules data as a function of business requirements of an insurance organization to form modified rules data.

39. The carrier medium of claim 38, wherein said program instructions are further computer-executable to implement:

modifying said plurality of rules to form a modified plurality of rules by using said modified rules data.

40. The carrier medium of claim 29,

wherein said rules data comprises a plurality of units of line text and a plurality of templates, wherein each of said templates comprises one or more slots, and wherein said transforming said rules data into said plurality of rules comprises, for each of said plurality of rules, replacing said one or more of said slots in one of said templates with one or more of said units of line text.